



HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT  
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# Director's Report

December 2019



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## **DIRECTOR'S NOTE**

The last director's report for the year is a chance to reflect on the accomplishments and challenges of the past year and plan for the new year with a fresh perspective. In July, we celebrated our one-year anniversary in our new office. Being part of the Community Resources Campus has improved access to services for County residents and provided more opportunities for collaboration and cooperation between County agencies and local non-profits in the community. Funding the programs and services we want to offer to residents can be challenging, but we have worked together to evaluate programs and streamline functions to improve efficiencies. The County's transfer tax revenue was consistent with projections and all the programs and services were funded as budgeted. August also marked my 3-year anniversary as director of the department. I want to thank my team for their dedication and efforts to provide housing opportunities for residents at all income levels.

For 2019, we provided 30 new homeownership units for MIHU homebuyers; assisted 62 first-time homebuyers with downpayment and closing cost assistance to make owning their first home a reality; provided homebuyer education workshops to more than 310 potential homebuyers; and ensured affordable MIHU rental housing options for 651 income-eligible residents. Using CDBG and HOME grant funds from HUD, the County was able to keep 268 individuals stably housed and prevent eviction; provide funding for urgent home repairs to help 23 low-income homeowners stay safe and warm; and add 7 new rental housing units for low-wage working families through the acquisition and rehabilitation of existing homes by local non-profits.

Council Bill 50 was introduced by the County Executive and approved by the County Council in November 2019. The changes will improve the program's efficiency and expand the program's reach to lower income households. The Department will meet with developers of proposed multi-family communities to explain the DIHU (disability income housing unit) provision to encourage its use in the coming year.

The County Executive announced the appointment of the Housing Opportunities Master Plan and Task Force in October. The consultant for the housing master plan was awarded in December and the project kick-off meeting will be scheduled in January. The last housing master plan was completed more than 10 years ago. We are excited to work with the task force and the consultant to prepare a housing master plan that will help plan for the housing needs in the County for at least the next 5 years. The housing master plan will be instrumental in the development of the County's next general plan update which is now underway. In addition to the housing master plan, the Department is currently working with Urban Design Ventures for the preparation of the FFY2020 – 2024 Consolidated Plan. The County is required to complete this plan every 5 years to continue to receive CDBG and HOME funds from HUD. Annual funding is approximately \$2 million per year and is vital to supporting the programs and services for low income county residents. See the grants section for more details.

Finally, the Department will issue a Request for Proposals for a HUD-approved homebuyer education and credit counseling service provider in January. The Department offered more than 16 educational events to the community last year; however, there is a continued need for education and outreach to help residents access and maintain housing units. Happy New Year to all!

*Kelly Cimino, Director*

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## **HOUSING OPPORTUNITIES PROGRAMS DIVISION**

### **MODERATE INCOME HOUSING UNIT PROGRAM**

Please see the attached MIHU Report.

### **SETTLEMENT DOWNPAYMENT LOAN PROGRAM**

The Settlement Downpayment Loan Program is funded by the Department's Community Renewal fund. This program is responsible for increasing homeownership in the County and is critical to the success of the MIHU program. Homebuyers must be income-eligible and demonstrate a need for downpayment and closing cost assistance. Potential homebuyers must attend a HUD-approved homebuyer pre-purchase counseling and education workshop prior to closing.

For FY20 so far, 13 MIHU buyers received SDLP loans, including 7 Workforce Initiatives loans, totaling \$279,551, and 22 non-MIHU buyers received SDLP loans, including 11 Workforce Initiative loans, for a total of \$377,596.

### **REINVEST\*RENOVATE\*RESTORE HOUSING REPAIR PROGRAM**

The Reinvest\*Renovate\*Restore Housing Repair Program is funded by the Department's Community Renewal fund. This program can help income eligible homeowners make repairs to enhance safety, accessibility and livability in their homes. Applicants who are ineligible based on income or credit are referred to Rebuilding Together for assistance or considered for the State Housing Repair Programs. The Loan Review Committee meets twice a month to review loan applications for funding. DHCD staff is available to present RRR program information to organizations and service providers.

One loan closed in December, and one loan is in processing. A new application was referred to Rebuilding Together, Howard County. An RRR information workshop is planned for January 22<sup>nd</sup> at the Bain 50+ Center in Ellicott City.

### **STATE OF MD HOUSING REPAIR LOAN PROGRAMS**

The Department processes applications for the State of Maryland's Whole Home and Housing Repair Programs. Both programs can assist eligible homeowners secure low interest loans or grants to make home repairs and bring properties into compliance with applicable building codes and standards. The programs are designed to benefit households with incomes that are at or below 80% of the statewide median income. Homeowners must be current on their mortgage, insurance and property tax payments to be eligible for the program. While these programs may offer grants or 0% interest loans to income-eligible homeowners, the State's processing time for these loans is approximately 6 – 8 months. Applicants interested in the State's housing repair loan programs should contact the Department for additional information. No new applications were received during December.

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## **COMMUNITY PLANNING AND GRANTS DIVISION**

### **FFY2020 – FFY2024 Consolidated Plan & FFY2020 Annual Action Plan (AAP)**

Urban Design Ventures (UDV), the consultant leading the effort to plan and write the County's 5-Year Consolidated Plan, was in Howard County from December 10 through December 12 conducting 3 days of public needs hearings, face-to-face interviews and facilitating the citizen participation sessions with residents and service provider agencies.

The turn-out from both the local non-profits and advocacy groups at all 3 public comment sessions was tremendous. Participants in each session were engaged in the process and came prepared to identify the needs of special at-risk populations and areas of concern in our community

As identified in previous years, the lack of affordable housing units to serve residents with incomes at or below 60% of the HUD Baltimore area median income (AMI) was identified as a critical need. This need crosses over all the at-risk sub-populations encountered in the continuum of care. Advocates, staff and executive directors of human services agencies and concerned citizens identified needs, such as youths with autism transitioning out of high school, former inmates reentering the community after incarceration, persons with psychiatric and developmental disabilities, and families facing homelessness because of the shortage of affordable housing units.

### **Howard County's Consolidated Plan Consultant Summarizes Successful Planning**

Jon Haglund of UDV discusses the planning process of the 5-Year Consolidated Plan, along with the strategy and timing for the development of the "Draft" FFY2020-FFY2024 Consolidated Plan & FFY2020 Annual Action Plan, on a video posted to Facebook after the public comment sessions concluded. The video can be found in the Facebook stream on the Department's main page, <https://www.howardcountymd.gov/Departments/Housing-and-Community-Development>.

### **Agency and Resident Surveys**

In preparation for the planning and writing of the FFY2020 – FFY2024 Consolidated Plan, UDV created an **Agency Survey** for nonprofits and human service agencies to complete. The survey allows agencies to provide insights on their role within the county and identify any unmet needs within the communities they serve. UDV also created a confidential **Resident Survey** for county residents. Residents interested in taking the survey can access it here: <https://www.surveymonkey.com/r/HowardCoCDBG>.

### **Anticipated FFY2020 Entitlement Funding for Howard County:**

CDBG:	\$1,246,937.00
HOME:	\$ 422,239.00

### **Con Plan / Action Plan Dates of Interest:**

**January 9, 2020** – Public Needs Hearing #2 –The FFY2020 CDBG and HOME Program Applications for funding will be released.

**February 3, 2020** – CDBG and HOME Applications Due to Howard County DHCD

**February 24, 2020** – 30-Day Public Comment Period for the Draft FFY2020 -FFY2024 Consolidated Plan & FFY2020 Annual Action Plan begins.

## **COUNTY-FUNDED PROJECTS AND OUTREACH**

### **RENEW HOWARD PROGRAM**

The Real Estate Charitable Foundation of Maryland, Inc., a 501 (c)(3) non-profit corporation (the “Administrator”), and a supporting organization of the Community Foundation of Howard County, is working with the Department to design a neighborhood revitalization loan program known as RENEW Howard (Revitalizing Neighborhoods EveryWhere in Howard County) to make low-interest loans to homebuyers to acquire and improve aging homes in Howard County. Staff is working on program parameters for release in 2020.

### **ACQUISITION/REHAB PROGRAM**

There are funds in the Department’s FY20 budget for the acquisition and rehabilitation of existing scattered site properties to be leased to low-income individuals and families in Howard County. Bridges acquires units to lease to households earning up to 60% of Howard County area median income as part of their Bridges Alliance program. Bridges was awarded \$500,000 on July 1, 2019. Bridges has purchased 2 properties since July and increased the number of properties in the Bridges Alliance to 42.

### **RENTAL ASSISTANCE FOR SPECIAL POPULATIONS**

The Department can use MIHU fee in lieu funds to provide rental assistance to populations at risk of homelessness such as youths aging out of foster care and inmates leaving the County’s detention center. The Department is considering several projects with local non-profits to offer funding resources that will provide housing units for underserved and low-income residents in the County.

### **HOMEBUYER EDUCATION WORKSHOP**

This month’s Homebuyer Education Workshop was held on Saturday, December 14, 2019. The next workshop is scheduled for Saturday, January 11, 2020 from 9:00 a.m. – 3:00 p.m. at the Community Resources Campus (9820 Patuxent Woods Drive, Columbia, MD 21046). Potential homebuyers must attend the required pre-purchase counseling and homebuyer education to purchase an MIHU home and/or qualify for SDLP funding. Pre-registration is required. The 2020 workshop calendar is posted on the Department’s website as well as FAQs. Prospective homebuyers can register to attend a workshop by sending an email to [homebuyerclass@howardcountymd.gov](mailto:homebuyerclass@howardcountymd.gov).

### **MIHU WORKSHOP**

The MIHU sale pricing and rents will change on January 1, 2020. January is also the next open enrollment period for the MIHU homeownership program. The Department will hold information workshops for potential MIHU renters and homebuyers during that time. Applications for MIHU rental units are available throughout the year. Visit our website for more information at [www.howardcountymd.gov/departments/housing](http://www.howardcountymd.gov/departments/housing).

Attachment: MIHU Report